This Page Is Inserted by IFW Operations and is not a part of the Official Record

BEST AVAILABLE IMAGES

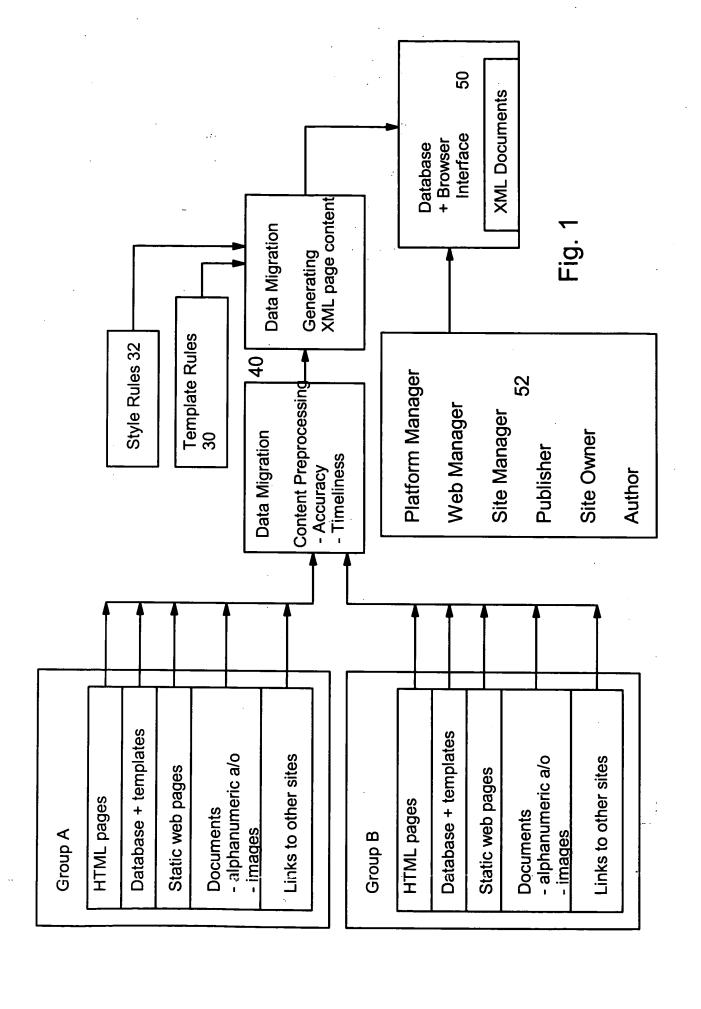
Defective images within this document are accurate representations of the original documents submitted by the applicant.

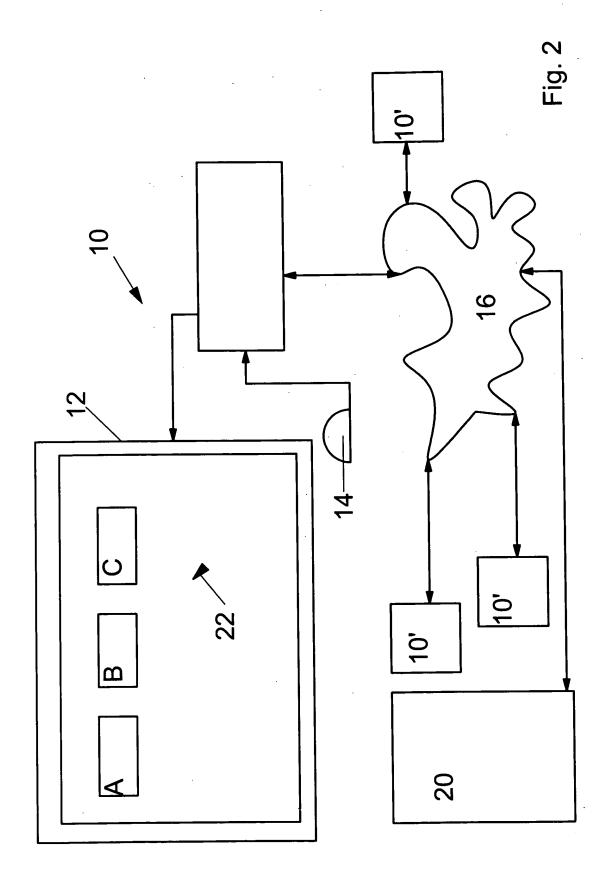
Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

IMAGES ARE BEST AVAILABLE COPY.

As rescanning documents will not correct images, please do not report the images to the Image Problem Mailbox.





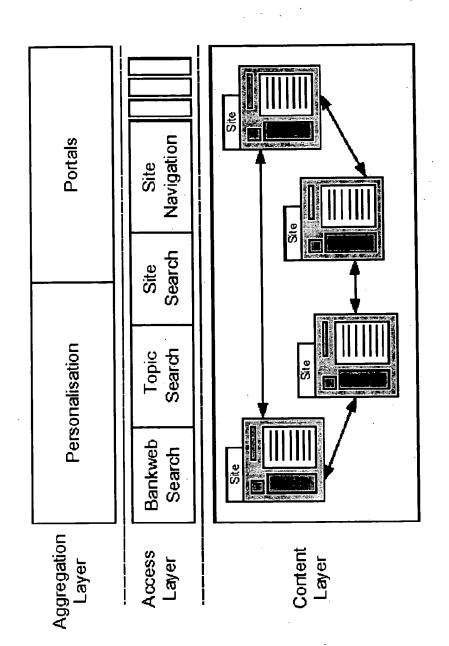


Fig. 6

Fig. 5

Stage 数 CIES



navigation available pring Page

Corporate Covernment / Regulatory Matters - Titigation / Contracts / Internet / Intracts - Intellectual Property Services Group • Corporate Center • Group Legal Services •









& Committees in UBS AG Regulations

Every once in a while employees of UES are puzzled about the structures and the personalities behind them. For that and for good corporate governance reasons Group Legal Semices has created a tool that offers an overliew on LES Group's regulations and its organization structure, its committees and their current members.

In particular, the tool shall provide the user an immediate access to the regulations, such as Articles of Association, Organization Regulations with Appendix Part 1 and 2, the Business Group Regulations as well as the Corporate Center regulations. Futhormore, it shall give the inferested user.

- an overview of all existing confinittees on Corporate Center as well as Business Group level information about the duties and composition of the committees.



your Group Legal Services Enlightening momente



novigotion ovailable

Group - Corporate Center - Group Legal Services - Corporate | Internet / Intranet - Intellectual Property Services



900

Structure of UBS AG

Corporate Ferther	USE Patre Wee Nhe r	CIONA! AND	300 Grintinov	SHU SHU
	The state of the s		The state of the s	
を は ない できられる		Group Executive		
		5		
TO DEC TO THE TAX OF THE PROPERTY OF THE PROPE		ecand of		
	21	STATE OF THE PROPERTY OF STATE		The second secon



23-0ap-2005. © U.D.O. A.D. Dankweb. All rights reserved, for internal use only, published by Bagain Christen. <u>Oubscabs</u> to this page - send fastback for this page. Fage URL: http://www.nbs.com/page Rid-111531

Stage 器 CIRS



navigation evallablo

Group - Corporate Center - Group Legal Services - Corporate Covernance - Intellectual Property Services



a in













Boards & Committees

Boord of Directors

- Chairman's Office

- Audit Committee.
 Companation Committee.
 Companation Committee.
 Corporate Responsibility Committee.
 Audit Supervisory Board

Group Managing Board

The Group Managing Board (GMB) consists of the most confor managoro from the Bucinoso Groupo and Corpurate Certer, who are not members of the GEB. The GMB most at least once a year to discuse fundamental Croup issues.

Risk Subcommittee of the CEB Cornorate Davelopment Subcommittee of the GEB Wooth Monosomont Board of the GEB Client Service Subcommittee of the GEB Human Resources Subcommittee of the GEB

Group Executive Board (GEB)

IIPSWM&BB

- Exacutive Board UBS WM&BB
 Business Committee Switzerland
 Underwriting Currentles UBS WM&BB
 Erwste Banking Internal UBS WM&BB
 Joint Management Committee PB & BB
 Joint Market & Sales Committee PB & BB

emmite	
1	
4	
占	
Ř	
eme	
ğ	į
ede	١
Œ	
Σ	•
+	
4	•
ō	ŀ
roa	
긔	İ
٠	

- Provisioning Committee Risk Control Committee Executive Committee Private Banke

UDS GIODALAM

- Cxecutive Committee
 Board
 Board
 Committee
 Hurian Rasinnias Cummillee

Management Committee
Business Crows Board
Durshiness Crows Based
Misk Management and Severnance Committee
Hunan Resources Committee
Finance Committee
Infrastructure Committee

Committee

GAM Board Institutional Dusiness Committee Nyholessia Liommittee Clobal Oberations Committee Ghital Tautumings Raviaw Currenillae

Corporate Center

- Corporate Center Executive Committee Controlling Committee Group Treasury Committee Group District Committee Group Human Kesources Committee

Executive Committee Management Committee Risk and Evernance Committee

UBS Painewebber

Ma.jan.2003, (8 118% AG Bankumah Aji digtet recented, for internal use only, published by Regula Christen <u>Subsorbe</u> to this page - sood <u>feedbank</u> for this page. Bage 11R1-hetp://www.thspange/Yds124160

器 UBS Stage



navigation available inclusive Paux

Group - Corporate Center - Group Legal Services - Corporate / Intranet - Intellectual Property Services Corporate Governance / Regulatory Matters - Litigation / Contracte / Internet / Intranet - Intellectual Property Services



gue







Regulations

Contained below are the official documentations on the scope and responsibilities for UDS AG, the Dusiness Groups and Corporate Center.

UBS AG

Buard of Directors

- Charter for the UDS Doard of Directors Charter for the the Chairman's Diffice of the UBS Board of Directors
 - rectors naner for the Audit Committee of the URS Board of
- varier for the Compensation Committee of the UDS Doard
- for the Nomination Committee of the UBS Board of
 - for the Corporate Responsibilities Committee of the
- Charter for the Risk Subcommittee



Business Group Regulations

- UBS WM&BB (68KB) UDS Wathurg (74KD) UBS Filopal AM (59KB) UBS FainsWather (55KB)

Corporato Contor Rogulations

UBS Charter for the Risk Bubcommittee Charter for the LIBS Board of Directors

Charter for the Compensation Committee at the UES Board

f Directors aner for the Momination Gommittee of the LIBS Board of Directore harter for the Corporate Responsibilities Committee of the

- Business Regulations (641/8)
 Delegation of Authorities (1001/8)
 Charter for the Wealth Management Board of the Group
 Executive Board (301/8)
 Charter for the Golkel
 Charter for the Communities of the Group Executive Board (211/8)
 Charter for the Risk Subcommittee of the Group Executive
 Board (211/8)
 Charter for the Human Resources Subcommittee of the
 Charter for the Human Resources Subcommittee of the
 Charter for the Human Resources Subcommittee of the
 Charter for the Cleant Service Subcommittee of the
 Charter for the Cleant Service Subcommittee of the Group
 Charter for the Cleant Service Subcommittee of the Group

18-Jan-2003, © UDS AC Dankueb Al rights raserved, for internal use only, published by Ragula Christen. <u>Oubsoribs</u> to this page - send <u>footback</u> for this page. Fage URL: http://be.uks.com/page744-126140

器 UBS Stage



navigation available

Group > Corporate Center > Group Legal Services > Corporate | Internet - Intellectual Property Services

Ŋ

Board of Directors

Audit Committee

The Audit Curintilles supports the Buard of Directors in carrying out its responsibilities in connection with their cupervision over the design of the Group's internal control system for financial reporting. The function of the Committee is oversight and it reviews annually the witten statements surhmitted by the avternal auditors as to their independence. The Committee also discusses the quality of the accounting principles and policies and the annual financial statements (Parent Company and Group).

The Committee does not perform any audite and does not intervene in the opherae of responsibility of the Chairman's Office or the Group Executive Board.



14-Nov-ZUUZ. EI UBS AU Bankusb Zil nons reserved, for internal use cony, bubbaned by Keonia Christen, <u>Mubsodba</u>to the pace - send **faedback** for the pace. Face UML: Imp.//bw.ubs.com/pace?id=11977

势 UBS Stage



nevigetion evallable Etting Pays

Corporate Governance / Regulatory Matters - Litigation / Contracts / Internet / Intranet - Intellectual Property Services Group - Corporate Center - Group Legal Bervices

K

gue

Board of Directors

Audit Supervisory Board

the Audit Supervisory Board has the following duties:

overall supervision of internal auditing approval Audit approval of the annual objectives of Group Internal Audit on bohalf of the Board roviow of the annual activity report of Group Internal Audit on bohalf of the Board rivering impurfact activity as and progress on follow-up measures taken decucation of matters of general audit and compliance policy.



15-Dep-2002, do UBS AS Bankwab At ights reserved, for bramal use only, published by Regula Christen, Subsorbe to this pape . send feedback for this pape. Fage URL: http://www.ubs.compapeNde122222



o navigation availablo struitty Paus

Group - Corporate Center - Group Legal Bervioes - Controcts / Internet / Intronet - Intellectual Property Services Corporate Covernance / Regulatory Matters - Litigation / Controcts / Internet / Intranet - Intellectual Property Services

9 X

Board of Directors

Chaliman's Office

The Chairman and the Vice Chairman of the Board of Directore constitute the Chairman's Office.

The Chairman's Office mainly addresses fundamental issues for the Group, such as the overall strategy, mid-lerm financial and business planning, mid-lerm succession plans, componecation extense and principles and the new profile of the Group. Any decisions of the Chairman's Office are subject to the russ about competencies of the Deard of Directors as defined in Article 718a of the Swies Code of Obligations.

The Chairman's Office acte as supervisory body for Group Internal Audit. In this capacity it has the following duties.

overall eupervision of internal auditing approval Audit review of the annual objectives of Group Internal Audit review of the annual activity report of Group Internal Audit on behalf of the Board review of the annual activity report of Group Internal Audit on behalf of the Board monitoring important audit iocuso and progress on follow up measures taken discussion of malters of general audit and cumplismes pulicy.





赞UBS Stage



navigation available

Corporate Governance / Regulatory Matters . | Higation / Contracts / Internet / Intranet . | Intellectual Property Sendoss Group - Corporate Center - Oroup Legal Services -

7 会別

gue

Board of Directors

The Compensation Committee has the following duties: Compensation Committee

to determine compensation of the executive directors
 to submit proposals for the compensation of the non-executive directors to the Abrian.
 to determine, upon proposal of the Chairman of the Board of Directore, global
 to determine, upon proposal of the Chairman of the Board of Directore.

The Chairman of the Board and the President determine global compensation of the



10 New 2002, © UBS AG Bentauch At rights reserved, for Internal use only, published by Reguis Christen. <u>Subsolibs</u> to this page, cond <u>faadback</u> for this page. Pege URL: http://www.nbs.com/page/dat-119760



o navigation availablo

Group - Corporate Center - Group Legal Services - Corporate | Intellectual Property Services | Corporate Covernance / Regulatory Matters - Litigation / Contracts / Internet - Intellectual Property Services



Board of Directors

Corporate Responsibility Committee

The Corporate Responsibility Committee has the following duties:

- to determine the company's policy with respect to corporate social responsibility and sustainable development
- in the production of available and to monitor the company's adherence to internal internal standards in these when and other bodies on corporate responsibilities issues to advise the Board of Elirectors on reporting about the Erroup's efforts on corporate responsibility issues and sustainable development.



10 New 2003, © UBE XJ Benueck Al Aprica reserved, for inversal use only, published by Regula Christan, <u>Subsoriba</u> to this page, sand <u>fastbabk</u> for this peac. Pega URL:



novigation available महांगा निभाम

Group - Corporate Center - Group Legal Services - Corporate Covernance / Intellectual Property Services



Board of Directors

Corporate Responsibility Committee

The Corporate Responsibility Committee has the following duties:

- to determine the company's policy with respect to corporate social responsibility and sustainable development
- support raising of awareness and to monitor the company's adherence to amarinnal standards in these areas advise the Group Executive Board and other bodies on corporate responsibilities
- to advise the Board of Cirectors on reponing about the Group's efforts on corporate responsibility issues and sustainable development.



10 Nov 2002, CE UBS AD Bentumb All righte received, for internal use only, published by Reguin Chileton. Subscribe to this page, and feedbash for this page. Page URL:



Top

u navigation available efering Page

Group - Corporate Center - Group Legal Bervices -Guqunale Gioenianie / Regulating Mellers - 1 ligation / Contracts / Internet / Internet - Intellectual Property Services

多多交叉

6 u.e

Board of Directors

Nomination Committee

The Nomination Committee has the following duties:

- to Identify and to propose candidates for membership on the Board of Directors to
 be recommended for election by the Annual General Meeting of Shareholdere
 furig-term preparation of succession planning for Chairman and Buard members.
- Fig. 1

Gray teoral Corvices

10-NA-2002. (S. UDS. AD Bankned At hights was out). for internal use only, youldstred by Regula Cinbsten. Substitutes to this page - send facilitation for this page. Fage URL.

祭 UBS Stage



navigation available erring Pege

Group • Corporate Center • Group Legal Services •

Corporate Governance / Regulatory Matters - Litigation / Confracts / Internet - Intellectual Property Services

Î

3

Bue

Corporate Center

Controlling Committee

The Controlling Committee is established to ensure a harmonized approach of the different functions throughout the Geoup. The Controlling Committee ensures integrated different functional missing and accounting processes lincuplical the Group. The Group Controller chairs the Committee and appoints its members.

31-0-2002, © UBS PO Bankwell Al rights reserved, for internal use ordy, patellalred by Reyala Christen. <u>3dbsviller</u> to this page - serial <u>feedbook</u> for this page. Page URL.



SEID SE

Stage



o navigation available

Group - Corporate Center - Group Legal Bervioes •

Corporate Governance / Regulatory Matters - Litigation / Contracts / Internet / Intranet - Intellectual Property Services



1

Corporate Center

Executive Committee

the Corporate Center Executive Committee (CC Exco) acts as the Managing Board of the Corporate Center. Under the leadership of the President, and respecting the respecting the apparatuse through the control of the day to day business of the CC FxCo dollar and attended to, the day to day business of the Corporate Contor. The coverall Group risk and attended to, the day to day business of the Corporate Contor. The coverall Group restricted in achieving optimal instrugentment of the Group and the in ensuring and finally and particularly finally and particularly finally and particularly finally and particularly finally and management reports and fir strategic ExCo on important developments in their functional area. As a group, the CC ExCo exercises the authorities and decision-making processes in relation to issues directly exercises the Center as per the attached Corporate Center Delegation of Authorities and fire functional area. acts as Misk Council as to the risks associated with the operation of the Corporate Center and meets to coordinate amongst the Corporate Center risk functions as well a lin relation to regulatory affairs and public policy affairs with a yew to have a timely and coordinated view of the Corporate Center on, and reopense to, the rick, regulatory and public policy issues facing the Group





Stage SED 路



i nevigetion eveileblo fiscicu Paux

Group - Corporate Center - Oroup Legal Bervices •

Corporate Governance / Regulatory Matters - Litigation / Contracts / Internet / Intranet - Intellectual Property Services

3 K \$

100

Corporate Center

Group General Counsels' Meeting

the Group General Councete. Meeting encures a harmonized and coordinated approach to the management of the Group's legal function. The Group General Counsel chairs the meeting and appoints its members.



31 6-4 2002, © UD6 AD Bankwab Al rights reserved, for internal use only, published by Regula Christon. <u>Subsorbs</u> to this page acnd <u>fastback</u> for this page. Page URL:



de

o navigation available eferting Page

Group - Corporate Center - Group Legal Bervices -

Corporate Governance / Regulatory Matters - Titigation / Contracts / Internet / Intranet - Intellectual Property Services



9 11 9

Y Z Fig. 23

Corporate Center

Group Furnan Resources Committee

The Croup Human Resources Committee ensures a harmonized and coordinated approach to the management of the Group's human resources function. The Group Hoad Human Hocources chairs the Committee and appoints its members.

31-Out-2002, St. U.B.S. A.D. Bankwath All Hyllis tases used, for internal oses unity, published by Reyala Ciribhan. <u>Subsaniks</u> to like page - servi (Sanikask) for this page. Page URL. http://www.nbs.com/page/74-110070



navigation available

Corporate Governance / Regulatory Matters = Litigation / Contracts / Internet / Intranet = Infellectual Property Services Group - Corporate Center - Group Legal Services -

各女女母国

200

Fig. 3

Corrporate Center

Group Risk Committee

The Group Risk Currinilles is established to ensure a harmonized approach of the distance tractions throughout the Group. The Group Misk Committee reviews and evaluates key in its issues being presented to the CC ExCo. the Group Executive Board and the Bhard of Directors, the state of the current portfolio, the risk and revenue trands emorging, and concentrations so well so vulnorabilities, in all rick categories other than legal lisks. The Group Chief Risk Officer chairs the Committee and appoints its members.

91-564-2002, @ UDO AD Destrock Al rights reserved, for intermed use only, published by Regula Christen. <u>Dibzetika</u> to this page - send <u>fastbach</u> for this page. Fage URLs http://www.ubs.com/page/AF-116073



器 UBS Stage



nevigetion eveilable

Group - Gorporate Center - Group Legal Bervices - Corporate Covernance / Internet - Intellectual Property Bewices



Corporate Center

The Group Treasury Committee is established to ensure a harmonized approach of the different functions throughout the Group. The Group Treasury Committee ensures afficient lists of the Group's financial resources, help chair first filts of the Group's Group Treasures choice the Committee and appoints its members.

Group Treasury Committee

31-001-2002. © UB3 AO Bartoweld All rights reserved, for internal use ordy, profished by Regula Ciriston. <u>34dexulbs</u> to this page - send <u>familian's</u> for this page. Page URL... Into Abordos some Abs. 19070



Stage SEO 発



o navigation available <u>eferring Pege</u>

Group • Corporate Center • Group Legal Services •

Corporate Governance / Regulatory Matters = Litigation / Contracts / Internet / Intranet = Intellectual Property Services

X

B 110

UBS Global Asset Management

Board

The Merribers of the Board of URS Global Asset Managerneri are appointed by the Executive Committee upon recommendation of the Businese Group Chairman and Chief Executive Officer, it constitutes therefore the most senior management of the Dusiness Group. The Board reviews the strategic directions and initiatives, it helps to define and to implement the UBS Global Acoct Management partnership culture and valuee, and it currictiones to tulial development.

Membership: UBS Global Asset Management Board



07-Jan.2000, © UDO AD Pankeeb Ali Aghts reserved, for internal use only, published by Deguis Chisten. <u>Quinedba</u> to this page - send <u>faedback</u> for this page. Page URL: http://www.bcs.com/psg6780-117400

数 CIBS

Stage



o navigation availablo eferring Page

Group . Corporate Center . Group Legal Services

Corporate Covernance / Regulatory Matters - Litigation / Contracts / Internet / Intranet - Intellectual Property Services



3 = 3

3

UBS Global Asset Management

Executive Committee

The Executive Committee conclets of the Chairman and Chief Executive Officer, any Vice Chairman, the Chief Investment Officer, the Heads of the Business Areas and salacted sanior mambars of the Business Areas and

The Executive Committee coordinates the overall business and investment activities of the Business Stroup (excluding SAM) and Chicomorph and deals primarity with all business issues and operational decisions of management such as planning and fundywhing, resumment Himselfun, financial performment in white, risk management approval process within the Business Group according to the competencies outlined in the Appendix to the Organizational Regulations. It establishes a process for new product sign-off and delegates respective authorities.

Mambarahia: Executive Committee





o navigation available <u>efering Page</u>

Oroup - Corporate Center - Oroup Legal Services -Corporate Governance / Regulatory Malters - Litipation / Contracts / Internet / Intellectual Property Services

K

9 n G

3

UBS Global Asset Management

GAM Board

The Cam Board Holding Company represents a distinct business within UBS Clobal Askel Management with its non mission, intripatitive profile, husiness processor organization and brand. The Board of Directors of GAM appoints the senior management of GAM and its subsidiaries. It assures that syneraties with other parts of LIBS Global Asset Management are captured and that LIBS Group and LIBS Global Accost Management directives and regulations are implemented as appropriate. This Buard is responsible for an appropriate risk framework within GAM.

12.Nbv-2002, G UBS AD Bankeab All Agive reserved, for internal use only, published by Regida Civiteran, <u>Subscribs</u> to this page, send <u>issibab</u> for this page. Page URL: whe compagnature 17514



Stage A CIBS



o navigation available eferring Page

Group - Corporate Center - Group Legal Services - Corporate Covernance / Regulatory Matters - Litigation / Contracts / Internet / Intellectual Property Services

只

300

3

UBS Global Asset Management

The Committee has the following duties: Global Operations Committee

to define and to actively support the process of broad strategic operational change in line with the averall strategy of URS Ginhal Assat Management
 to accoop, approve, prioritics and cupport all major now projects affecting core operational processes
 to actively co-operate, identify and subsequently exploit synergistic efficiency and/or profitability opportunities

Mambarship: Global Operations Committee



21-Now-2002, S. UBS AD Bankwad All rights reses verd, for internal user only, published by Reyndo Cleistern, <u>Balbachine</u> to this payer werd <u>Intelletuh</u> for this payer. Payer URL

Stage SED S



n navigation available efering Page

Group * Corporate Center * Group Legal Services *
Corporate Governance / Regulatory Matters * Litigation / Contracts / Internet * Intellectual Property Services

S 9 K

0 2 0

UBS Global Asset Management

Global Technology Review Committee

The Committee is mandaled to.

- review and to priorities in line with EC business priorities all major projects which have a significant if component and to be implamented in more than one location con-rather with regional Tachnillogy Raviaw Groups (TRG) and the Global Operations Committee (GOC) to chouse oppropriate capital and human investments
- in the relevant IT development centres cupport and to monitor the effective implementation of approved projecte (including erupport and to monitor the effective implement conflicts) estimated in if there are resourcing and/or IT investment conflicts) ensuing that anticiparied operational and histiness handfits of all projects are made tranoparent at the outest and that these projects havest subsequent
 - review and to approve recommendations from SIDE

Membership Glubel Terrhundingy Review Grunp

Stage SEIO 器



navigation avallable <u>'pring Page</u>

Group - Corporate Center - Group Legal Services * Corporate Governance / Internet - Intellectual Property Services

X

0.0

3

UBS Global Asset Management

Human Resources Committee

The Currilles is responsible for determining for the Business Group the policies for compensation, promotions and management development. It reviews the consistency of individual compensation and promotion proposals at senior management level.

Membership: Glohal HR

12. Nov. 2002. © UBS AG Bankwab All righter reserved, for internal use only, published by Regula Christen, <u>Subscribe</u> to this page - send <u>faseback</u> for this page. Page URL:

器 UBS Stage



nevigetion evallable erring Page

Group - Corporate Center - Group Legal Bervioes • Corporate Covernance / Intellectual Property Services

X

BLA

UBS Global Asset Management

Institutional Business Committee

The Institutional Business Committee is mandated to coordinate matters of a predominently global nature relating to UBS Clobal Asset Management institutional hisliness aspecially with regard to marketing and comminication matters and to ensuire a coordinated approach to conoultaine. It also ouppoint loveraging our investment capabilities for the institutional business.

<u>Membership</u>: Institutional Business ⊡ommittee



u navigation available sterring Page

UBS Global Asset Management

Group • Corporate Center • Group Legal Bervices • Corporate Sovernance • Intellectual Property Services

O'Connor Advisory Committee

Fig. 3.

guo

3

0

K



ed, for interval use only, published by Regula Christen <u>Subsorbe</u> to this page - send <u>feedback</u> for this page-Page-URI



o novigotion available efering Page

Group • Corporate Center • Group Legal Services •

Curporate Governance / Regulatory Matters - Litipation / Contracts / Internet / Intranet - Intellectual Property Services

0 R 办

B L 0

UBS Global Asset Management

Risk Committee

The Rick Committee activity is derived from the Group's Rick Management and Control Principles. It identifies and mornius all the types of risk exposure that occur in the Highese Group. It is supported in these activities by Rick Control, as well as the rick Principles. It identifies and mornious all the types of risk expusore that occur in the Businese Group. It is supported in these activities by Hisk Control, as well as the risk Businese Group. It is supported in these activities by Hisk Control, as well as the risk Businese Group. The Committee coordinates the discussion and review of reports of regulatory bodies, external auditors and Group Internal Audit that rolate to the Businese Group. It monitors the implementation of the measures recommended by these budies. It supports Group Internal Audit in its accidities. The Committee reviews the risk profile of new businese transactions and products (new business initiatives).

Membership Risk Committee



12 Nev 2002. © URG AG Bankwab Al righte received, for internal use only, published by Ragula Christen. <u>Eubscribs</u> to this page, sond <u>1954babh</u> for this page. Page URL:

都 UBS Stage



No navigation available Referring Page

Group - Corporate Center - Group Legal Services - Corporate / Intranet - Intellectual Property Services

3 K

UBS Global Asset Management

Wholesale Committee

The Wholesale Committee is mandated to develop a cross-selling culture and collaboration across UBE Clobel Asset Management with regard to its wholesale historess arctivities as well as to controllinate shared initiatives and to lavarage the invoctment capabilities in this regard.

Membership: Wholesale Committee

71-NAX-21117, ISEEDING AN AGENERAMENT OF THE TOTAL TOTAL TOTAL WASHINGTOONED FOR THE CONTROLL OF THE PAGE TOTAL TO



Stage SELLISS



n navigation available

Group * Corporate Center * Oroup Legal Bervices *

Corporate Governance / Regulatory Matters - Litigation / Contracts / Internet / Intranet - Intellectual Property Services

3 K

Group Executive Board

Client Service Subcommittee of the GEB

The Client Servcie Gubconnnittee of the GED works with all business groups with the alm of strengthening and broadening key client relationships held by each business group and seek to extract additional value by ensuring that all group's capabilities are fillly layaraged. If therefore.

develope and implements a tramework for the Group-wide client coverage organises priorities and accountabilities for Group-wide coverage of specific clients reviews, controls and strengthens client service focus resolves priority conflicts.

21-Now-2002, G. UDS AD Bankweb Altigitis reserved, for internal user, andy, published by Regula Chilston. Salandhe to this payer beind Inviluals for this payer. Payer URL.

Stage 器 CIBS



navigation available erring Pege

Group - Corporate Center - Group Legal Services • Corporate Covernate - Intellectual Property Sewices Corporate Governance / Regulatory Matters - Litigation / Contracte / Internat - Intellectual Property Sewices



50







Group Executive Board

Corporate Development Subcommittee of the GEB

The Corporate Development Subcommittee of the GEB supports the Board of Directors and the GEB in the contineue review of UBS' etrategy and the development of mejor strategic initiatives. It focuses on the following areas and Corporate Development related activities:

identifying and assessing major strategic issues with group-wide relevance developing strategic recommencations pro occoping of mojor M&A proposalo

Supporting resolution of material strategic issues and conflicts in a group context reviewing regularly implementation of strategic decisions. The reviewing regularly development of strategic plens areviewing the against development of strategic plens and of the strategic secularly development of strategic secularly the against a grant of strategic seminars for GFR/Rhard of Directors.



数 UBS Stage



o navigation available efering Page

Group • Corporate Center • Group Legal Services • Curporate Governance / Regulatory Matters • Litigation / Contracts / Internet / Intranet • Intellectual Property Services

3 X Ø

Group Executive Board

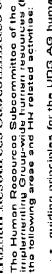
Hunnan Resources Subcommittee of the OEB

The Human Recources Subcommittee of the GEB supports the GEB in formulating and implementing Group-wide furnan resources (HR) strategies and policies. It focuses on the tollowing areas and HR related activities:

guiding principles for the UDS AG human resources business model discussion/preparation of decisions for the GFB of HR policy matters relevant to the Group ouch so PMM procoso, componeation models, Group wide recruiting

principles etc. leading the processes of talent development and monitoring the implementation of

succession planning and mentoring analysis and appropriate management ensuring the establishement of the relevant and appropriate management intermetion to continuously monitor indicators relevant to the Group ouch accompensation levels and their changes, promotions population, etc. regular review (twice a year) of the list of the IRMB succession candidates.





Stage SELLISS



n navigation available

Corporate Governance / Regulatory Matters = Litigation / Contracts / Internet / Intranet = Intellectual Property Services Group . Corporate Center . Group Legal Services .

Group Executive Board

Risk Subcommittee of the GEB

The Risk Gubcommittee of the OCO prepares the decisions of the OCO in the risk area and monitors their implementation. It has the following duties:

- It prepares all decisions of the OEB which relate to (a) the implementation of the Risk Management and Control Principles; (b) the approval of the core risk pulicies; (c) the allocation of risk limits to the Business Groups and (d) the management of the risk profile fo the bank as a whole the monitors the proper implementation of such decisions of the ISEB it monitors and prioritises risks on behelf of the OEB; in this capacity it will review the monitors and prioritises risks on behelf of the OEB; in this capacity it will review the minitally Chief Credit Officer and Chief Risk Officer Risk Reports and the reviews Group literal Audit Reports and monitors implementation of requests for remediation arising therefrom.



Stage **餐 UBS**

navigation available tering Page

Oroup - Corporate Center - Group Legal Services - Corporate Contranet / Intranet - Intellectual Property Services

3 X

Group Executive Board

Wealth Management Board of the GEB

The Woollh Management Board provides the necessary leadership to ensure that UBS most affactively executes and delivers its value proposition to fore affilient and high net worth invocators. This Board offers relationed offers colationally with highloy trained devices who take lime to understand charter results and who have the expertise to provide complete investment colutions approphiate for each client. This coordinated global leadership will help ensure the profitable, successful creation of the desired brand experience across all client constituencies in all marakts.

This Board fecuees on two main areas:

- 1) Value Proposition Development and Execution
- creating a comprehensive site of financial solutions for clients recruiting, training and compensating high quality advisors idefining a structural salax and relationality management . . .
- 2) Ongoing Dusiness Management and Coordination
- . . .
- establishing and monitoring wealth management success metrics purcuing now buginess expansion, notworking integrating UBS's business strategy development.

Stage SEC SE



n navigation available

Group * Corporate Center * Oroup Legal Services *

Corporate Governance / Regulatory Marters - Litigation / Contracts / Internet - Intellectual Property Services

X \$

7

0.0

UBS PaineWebber

Executive Committee

The Executive Contritites corrests of the Business Group Chief Executive Officer (CEO), the Heade of the Business Areas and anyone else designated by the Business Group CEO. It has the primary objectives of determining the strategy and monitoring the Business performance of the Business Group corpus and exercising Business Group compotencies in accordance with the UBS Organization Regulations and Approval Authorities.

The Executive Committee therefore takes the lead in:

- determining and anticulating the strategy of the Rushess Group doviong and atticulating the buoinces plans and budgets of the Business Group reviewing and determining the economic viability of new business proposals monitoring performance of the Business taroup against plan and assessing the
- need for adjusting actions
 monitoring the afficiency of the organization of the Business Group, and in devising
 and proposing changes where these are concidered likely to enhance the
 performance of the Dusiness Group in executing its strategy and business plans
 identifying and evaluating business acquisition and disposal opportunities.

斯 UBS Stage



rop

o navigation available

Group + Corporate Center + Group Legal Bervices

Command Commission / Regulatory Mallacs - Litigation / Contracts / Internal / Intranal - Intellectual Property Services

0 春 尺 母 囚

9 19

UBS PaineWebber

Management Committee

The Management Committee consists of the Business Croup Chief Executive Officer and additional members as are specially appointed. It has the primary objectives of mourinization of succession of strategies within the Dusiness Group and identifying and evaluating new business opportunities. In addition, the Management Committee reviews, and can make recommendations to the Executive Committee with respect to, the business performents within the Rusiness Gommittee with respect to, the business performed business continued business.

Fig. 42

Section of the control of the contro

19-Nos-2002, G. UBS AD Bannesel Al Indias reserved, for interior use only, published by Regula Ciriston. Bulbrulla, to this puper. seem facilities for this proper Paper URL. Philes of the company of 110701.

Stage SEC SE

navigation available

Group . Corporate Centery Oroup Legal Beryldes

Corporate Governance / Regulatory Matters - Lhigation / Comrects / Internet / Intranet - Intellectual Property Services

3 X 中

UBS PaineWebber

Risk and Governance Committee

The Risk and Governance Committee includes the Business Group Chief Executive Officer (CEO), delegates of the Group Chief Mice (CEO), and Chief Credit Officer (CEO), delegates of the Group Chief Chief (CEO) functions and of the managers. designated by the Business Group CEO. It operates within the Risk Management and Central Principles approved by the Board of Directors and the guidelines approved by the Group Executive Board, the Group CRO bir addition, the currentitue ensures that the affairs of the Business Group are conducted according to the highest etandards, and in such a manner that the Business Croup minimizes any risks to its reputation, either with clients, the general business business.

monitor legal risk, compilance risk, llability risk, transaction processing risk and

security risk (operational or consequential risk factors)
monitor the reputational risks of the Business Group, and ensure that appropriate
policies and procedures are in place to minimize these
opins on risk policies relevant to the Dusiness Group before submission to the
Group Executive Board

Group Exemonitor all

To real regulatory activity to ensure that the Business Group's interface with any rejamply inspirations there is proposed and that surprise accommendence of the Group Internation of the Group Internal Audit (GIA) function, of the Group Internal Audit (GIA) function, of the and and constitute and constitute and constitute the surprise of the Group Internal Audit (GIA) function, of the



数UBS Stage



o navigation available <u>efering Pase</u>

Group - Corporate Center - Group Legal Bervices * Corporate Consensors / Regulatory Matters - 1 Higation / Contracts / Internet / Internet - Intellectual Property Services

各多次自己

9 2 9

UBS Warburg

Business Croup Board

The Business Croup Board may be appointed by the Business Croup Chief Executive Officer it functions are cross-functional and cross-regional partnership. This Roard provides a forum for discussion and review of bread business etratogy and porformance.

Fig. 44

31-Dec.2002, G. UBS AC Bankweb At rights reserved, for internal ose only, published by Reputa Cinisten. Subsation to this page - serial Issubauk for this page. Fage URL:



器 UBS Stage



navigation available

Group • Corporate Center • Group Legal Services • Corporate / Intranst • Infellectual Property Services

Y 3 K 中 eg.

0 2.

UBS Warburg

Executive Committee

The Executive Corruttitlee curists of the Business Group Chief Executive Officer and couch members as he nominated for the appointment to the Committee. The Executive Committee is the senior review and approval body for the Business Group. Its primary function is no provide a fortune for the Initial consideration of strategic Issues and for the taking of critical or expedited decisions affecting the Business Group.

Membership: People and Places, Board and Committees



31-0ci-2002, ® UDG AG Onvisueb All rights reserved, for internal use only, published by Regula Chilsten. <u>Subscribe</u> to this page - send <u>fastback</u> for this page. Page URL: http://dou.ubc.com/begs744-110001

赞UBS Stage



navigation available <u>'erring Page</u>

Oroup - Corporate Center - Oroup Legal Services * Corporate Covernance / Regulatory Matters - Litigation / Contracts / Internet / Internet - Intellectual Property Services



gue

UBS Warburg

Finance Committee

Officer It is responsible for maintaining the integrity of the Austress Group's foother records. Its primary functions include overeight of the accounting systems and records of the Dusiness Group and of the information and statements, which are produced reflecting those records. The Croup Finance Committee is chaired Officer II is responsible for mainly airing the

Membership. People and Places, Board and Committees



OS-Nov. 2002. Build AD Bankouch All righter reserved, for internal use only, exhibithed by Regulas Christen. Subscales to this page - send teadback for this page. Page URL: Ferry Annual Trieff of the Carlot of the page.

Stage 器 CIBS

navigetion evaliable

Group - Corporate Center - Group Legal Services - Corporate Covernance / Intellectual Property Services

(4) (II) K ø B

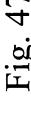
Aug

UBS Warburg

Human Resources Committee

Officer. It is responsible for determining the policies for compensation, performance assessment, promortions and the biring of key employees within Group guidelines, and for overocoing all otratogic human recources initiatives. Further, the Committee encource that processes and guidelines have been established to address all major personnel issues, including the monitoring of key personnel risks, succession planning and The Human Recources Committee is chaired by the Business Group Chief Executive Officer. It is responsible for determining the policies for compensation, performance assessment, promotions and the hiring of key employaes within Group guidelines, an education and training.

<u>Mambarahin</u>: Paoplo and Placeo, Board and Committooo





数UBS Stage



navigation available oring Page

Group . Corporate Center - Group Legal Services

Corporate Governance / Regulatory Matters • Litigation / Commette / Internet / Intranet • Intellectual Property Services

中春天母回

200

UBS Warburg

Infrastructure Committee

The Infrastructure Currintlese is chaired by a sertior manager designated by the Business Group Chief Executive Officer. It is responsible for overseoing the allocation and direction or flogistics and infrastructure costs of the Dusiness Group in the light of the business strategy of the Business Group and of the various Business Areas. Its primary functions are to make recommendations on cost allocation and direction to the Business Group Managerneril Courrintlese, agree with respect within Business Areas, oversee consistency with, and attainment of, forecasts and tendets, and to identify opportunities for achieving cost efficiencies.

Mambarahig: Papple and Placco, Board and Committooo



00-Nov-2002, G. UBS AC Darkoods All rights reserved, for inversed uses ordy, practical by Regula Christon, Balesculbe to this same - send (wedbook for this passe, Passe URL, 144). According prefer 19803

器 UBS Stage



navigation available

Group - Corporate Center - Group Legal Bervides • Corporate / Intenet - Intellectual Property Services Corporate Covernance / Regulatory Matters - Litigation / Contracts / Internet - Intellectual Property Services

でなれる

Aua

Fig 7

UBS Warburg

Management Committee

The Management Committee consists of the Business Group Chief Executive Officer (CEO) and other members that have been recommended for appointment by the Business Group CEO. The Management Committee is the senior executive hard for the Business Group. Its permany functions are of odforming the officers and to exercise the performance of the Dusiness Group. It stake and raify decisions and to exercise the authority of the Business Group. It stake and raify decisions and to exercise the authority of the Business Group.

Mambarahip: People and Placee, Board and Committees

Good Read Sorvices

21-Gur-2802, G UBS AC Bastowel off lights reserved, for interned user ordy, published by Reputa, Christen. Sabskilles to His proper served familiarity for His proper Peope URL.

器 UBS Stage



nevigetion evallable

Group - Corporate Center - Group Legal Bervioes -

Corporate Covernance / Regulatory Matters - Litigation / Contracts / Internet / Intranet - Intellectual Property Bervices

るなの母回

UBS Warburg

Operating Committee
The Operating Committee is chaired by a senior manager designated by the Business
Group Chief Executive Officer, it has the objective of ensuring that the business and
Invastment plans approved by the Fusiness Area Heads are affectively and afficiently
implemented, in addition, the Operating Committee in the main decision making forum
for all logistics functions.

<u>Membership</u>: People and Places, Board and Committees



31-Oct-1702, (D. U.D.S. A.S. Dankuneb All Highes reserved, for imerial use only, published by Regula Christen, Subsorbe to this page. . send feedback for this page. Page. URL:

Stage 操 CESS



navigotion available erdng Page

Group - Corporate Center - Group Legal Services -

Corporate Governance / Regulatory Matters - Litigation / Contracts / Internet - Intellectual Property Services

K 多多

900

UBS Warburg

Risk Management and Governance Committee

The Rick Monagement and Governance Committee is chaired by the Business Group Chile Executive Officer (CEO) and includes delegates of the Group Chilef Risk Officer (CKO) and Chilef Credit Officer (CKO) functions, the Business Group General Counsel and other senior managers designated by the Dusiness Group CEO.

Committoe operates within the Rick Management and Control Principles, approved by the Buard of Directors, and the guidelines approved by the Group Executive Buard, the Group CRO and the Group CCO and its primary function is to exercise oversight of the risk control environment within the Business Croup.

Mombarahip: Pooplo and Placoo, Board and Committooo



01-Dur. 2002, © UBS AS Bantweld All indias reserved. For interned case undy, published by Republe Cinisten. Subscuibe to His paster, send feedback for His paster. Paste URL.

Stage 器 DBS



navigation available

Group - Corporate Center - Group Legal Bervioes • Corporate Covernance / Intellectual Property Services



UBS Wealth Management & Business Banking

Business Committee Switzerland

The Business Committee Switzerland consists of the Business Group Chief Executive Officer (CEO), the Head of the Business Area Private Banking Switzerland, the Head of the Ansiness Area Business Area Business Area Business Area Business Area Producte & Sowico, the Head of the Businese Area Area Area Business Area Business Area Area Area Area Executed & Sewico, the Head of the Businese Area Market Strategy & Dovelopment, the Chief Circuit Officer (CCO) and selected other Group Managing Board Members.

decisions on the management of the two origination Business Areas Private Banking Gwitzerland and Dusiness Danking Gwitzerland. It is responsible for exploiting all the synergies and cross-selling opportunities between private and corporate client expensions in the Swico demostic market, it takes to decisions in accordance with the UBS AG-Organization Regulations and Approval Authorities. The Business Committee Switzerband deals with fundamental issues and takes



restrictioned by Chartering Physicians

20,004,2000 (B HBQ AG Biochies). Al debut wearing

数 UBS Stage

Stage

•

i nevigation availablo. <u>(lecticy Pape</u>

Group - Corporate Center - Oroup Legal Bervioes - Control Control Control

Corporate Governance / Regulatory Matters - Litigation / Contracts / Internet / Intranet - Intellectual Property Gervices

多多次自回

E C

UBS Wealth Management & Business Banking

Executive Board

The Executive Board consists of the Business Group Chief Executive Officer, the Dusiness Area Heads, the Chief Financial Officer and additional selected members of the Firoup Managing Board of the Business Group. The Executive Board has the primary objectives of determining the strategy and monitoring the business performance of the Business of determining the strategy and monitoring the business performance of the Business of determining determines and executive Business of Court of the Dusiness of South Authorities in accordance with the Organization Aegulations and Approval Authorities. It is responsible for the Dusiness Group's risk management.

Fig. 53



Zu-Let-Zuuz, ei UBS Auf Bankreeb Pil nons reserved. Tor interval use only. Dubished by Hagish Littisten. <u>Subscribe</u> to this page - serid <u>leechack</u> for this bage. Page UML: Into:/his.ubs.com/bage Hele 1994.

Stage



navigation available pring Page

Group - Corporate Center - Group Legal Services - Corporate Covernet - Imellectual Property Sewices Corporate Governance / Regulatory Matters - Litigation / Comracts / Internet - Imellectual Property Sewices

で今次。他四

0.0

UBS Wealth Management & Business Banking

Executive Committee Private Banks

The Executive Currinilles Privale Banks curisists of the Business Group Chief Executive Officer, the Businese Group Chairman and the Financial Officer.

The Executive Committee Private Banks is responsible for the implementation of the delegated authorities of the Business Group in accordance with the UBS AG organization regulations and approval authorities. It ensures the implementation of the Group rick policies in the Private Banks.

Fig. 54



31-0ct-2002, © UDO A3 Dankweb Al sights reserved, for internal use only, published by Regula Christen. <u>Outsolibs</u> to this page - send <u>issibabi</u> for this page. Fage URL: Nep:Abusabs.com/bage/14-11006

操 CIBS



Corporate Governance / Regulatory Matters - Litigation / Contracts / Internet / Intranet - Intellectual Property Services Group - Corporate Center - Group Legal Services Stage

i nevigation available thrittu Paux

K \$



200

X

UBS Wealth Management & Business Banking

the Joint Management Committee PEREE facuses on: Joint Management Committee PB & BB

- orders by I leads PD and DD market penetration market opportunities and market penetration market initiatives delication wortdo and marketing concepte distribution (sales activities, sales promulari) reporting (results, target tracking, penormance measurement) political environment and market developments



31-Car-2002, © UBS AC Bankwale All thinks was out, for internal use only, published by Regula Christen. Salasafles to this payer and Issafles A for this payer. Page Office the Absolution of the payer of the Absolution of the Abs

器 UBS Stage



novigation ovailable

Oroup - Corporate Center - Oroup Legal Services - Compurate Contracted Intranet - Intellectual Property Services

3 9 **办** 次

UBS Wealth Management & Business Banking Joint Market & Sales Committee PB & BB

The Joint Market & Sales Committee PB&BB fecuses on:

- unguing projects PB and BB product initiatives
- sales management (central and regional initiatives) issues related to functional management regional information.

21-Ans. 2002, (B.1185, AR Rentment of Highes resembly, for intermal use and y, published by Regula Christeen <u>Subscribe</u> to this page - send <u>testbank</u> for this page. Page 11Rt http://www.idsc.com/page/2/4811AAA

数 UBS Stage



o navigation available

Curporate Governance / Regulatory Matters - Litigation / Contracts / Internet / Intranet - Intellectual Property Services Group . Corporate Center . Group Legal Bervices .

多多农园园

9

UBS Wealth Management & Business Banking

Operating Committee

The Operating Committee consists of the Head of the Business Area IT, the Head of the Business Area Operations, the Head of the Business Area Descriptions and Second Area Francisco, the Head of the Business Area Products & Sovietes, the Head of the Business Area Market Strategy & Development, the Chief Financial Officer and selected other members

The Operating Committee encurse that the etratogic prejects and investment plane approved by the Executive Busid are effectively and efficiently implemented. It deals with projects concerning Change the Bank/Hun the Bank, the topics concerning the business Technology Centers and monitors the implementation of projects faunched. It ensures timely implementation, functional deliverables and cost control. It prepares the periodic review of the otrorogic project portfolio on bohalf of the Executive Board. It inhibitarities the upitrial approach to implement major cross-functional busistics.





middletand the Danista Photosan Achardalan a this 19. Develons of 1100 AC Thurtmen Al dolor of canada the industrial tracks

Stage Stage



n navigation available ofering Page

Group • Corporate Center • Group Legal Services • Corporate | Internate | Intellectual Property Services

9 以

5. C. Q

UBS WM & BB

Private Banking International Business Committee The Private Banking International Business Committee focuses on.

- regional business updates special initiatives/project updates and decisions client events
- advicory and calco managoment refurmence measurement) information from Private Banking international business management and other central units.

31 Dec 2002, © UB& AD Pantweb At Agine reserved, for internal use only, published by Regula Civitatan. Subsecting to this page and Isadbash for this page. Page URL:

数 UBS Stage



navigation available ening Page

Group - Corporate Center - Group Legal Services -

Corporate Governance / Regulatory Matters - Litigation / Contracts / Internet / Internet - Intellectual Property Services



eng

UBS Wealth Management & Business Banking

Product Management Committee

The Product Management Committee consists of the Head of the Business Area Printing & Shrvings, the Head of the Business Area and seleted members of products and market priented Business Sectors.

It is responsible for the management of the product portfollo, the development of new producto and corricce and the propocal of stratagic pricingmocource to the Executive Buard. The Pruducti Management Committee meeting may take place as required or at the request of a member of the Product Management Committee. Where important or complex matters are to be dealt with at a meeting, the member putting forward the proposal must provide the other members with appropriate documentation beforehand



31-160-2002, © UBS AS BENGED AL LIGHE FREENZED, FOLTITIEND USE ONY, PUBLISHED BY REBUIN Christen. SUBSCHIB DRIP - Send feedbook for this DRIP. FINDE URL. AMANAS, JUHI DRIP - Send feedbook for this DRIP. FINDE URL.

禁UBS Stage



navigation available...

Corporate Governance / Regulatory Matters - Littigation / Commacts / Internet / Intranet - Intellectual Property Services Group * Corporate Center * Oroup Legal Bervices *

るなの

20

UBS Wealth Management & Business Banking

Previsioning Committee

The Provisioning Committee UBS-WM&BB curisists of the Chief Financial Officer UBS-WM&BB, the UBS Group Chief Credit Officer, the Chief Credit Officer UDS-WM&BD, and selected other members.

The Proviolaning Committee is an integral part of UBS WMABB's risk management framework. Quarterly, it monitus the credit and consequential risk costs of the Business Group and ensures the necessary transparency. It assesses the risk costs in the context of the preveiling economic situation and takes timely measures in order to ensure that existing risks are accordingly provisioned for it takes the decisions in occordance with the UBS AG Organization Regulations and Approval Authorities.



St. Dur. 2002. G. UBS AD Bankunde All signs savered, for litterial trace and e. published by Bergula Christons. Subsculbe to this paper. sated feedbank for this paper. Paper URL 14th Above the Property.

数 UBS Stage



navigation available <u>pring Page</u>

Corporate Governance / Regulatory Matters - Litigation / Comrects / Internet / Intranet - Intellectual Property Services Group . Corporate Center - Oroup Legal Services .

各各次回回

200

UBS Wealth Management & Business Banking

Risk Control Committee

The Risk Curitrol Curnmillee curisists of all members of the Executive Board, the Chief Risk Officer, the Chief Credit Officer, the General Councel and the Head Compliance.

The Risk Control Committee is responsible for an appropriate balance between risks and rowards. It monitors all relevant primary and concequential rick categories. It munitus the reputational risk and ensures that appropriate pulicies and procedures are in place in order to minimize it. It monitors all regulatory activity to ensure that the Business Croup's interface with any supervisory inspection teams is properly continuated and that any responses carry the full walght or management it ensures that find recommendations of Group Internal Audit (GIA), of the external auditore, of Legal and Compliance, or of any regulators are properly addressed. It reviews for risk and cultability any major transactions which would give rise to unusual reputational, legal, liability or compliance risk, in order to ensure that the Business Croup continues in adopt a consistent.

Fig. 6



器 UBS Stage

Group - Corporate Center - Group Legal Services - Corporate Covernate - Intellectual Property Services Corporate Governance / Regulatory Matters - Litigation / Contracts / Internet - Intellectual Property Services

X



navigation available erring. Page

UBS WM & BB

The Linderwriting Committee focuses on: Underwalting Committee

- review of large and structured transactions portfolio requests regarding credit pulicy issues or individual forsingss relationships involving
- review of large credit exposures recovery reportational rick syndications.

Fig. 62

91-Oot-2002, @ UPO AO Demkusb At Agtes reserved, for internal use only, published by Regula Christen. <u>Orbeoths</u> to this page - send fasdback for this page. Tage UDL: http://www.nbs.com/page76-119000